

**THIS CIRCULAR IS IMPORTANT AND REQUIRES YOUR IMMEDIATE ATTENTION**

If you are in doubt as to any aspect of this circular or as to the action to be taken, you should consult a stockbroker or other registered dealer in securities, bank manager, solicitor, professional accountant or other professional adviser.

If you have sold or transferred all your shares in Quanzhou Huixin Micro-credit Co., Ltd., you should at once hand this circular, together with the accompanying form of proxy to the purchaser or the transferee, or to the bank, stockbroker or other agent through whom the sale or transfer was effected for transmission to the purchaser or transferee.

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**Quanzhou Huixin Micro-credit Co., Ltd.\***

**泉州匯鑫小額貸款股份有限公司**

*(Established in the People's Republic of China with limited liability)*

**(Stock Code: 1577)**

**REPORT OF THE DIRECTORS FOR THE YEAR 2024;  
REPORT OF THE SUPERVISORY COMMITTEE FOR THE YEAR 2024;  
ANNUAL REPORT FOR THE YEAR 2024;  
AUDITED FINANCIAL STATEMENTS FOR THE YEAR 2024;  
FINAL FINANCIAL ACCOUNTS FOR THE YEAR 2024;  
FINANCIAL BUDGET PLAN FOR THE YEAR 2025;  
PROFIT DISTRIBUTION PLAN FOR THE YEAR 2024;  
EXTERNAL AUDITOR'S FEES FOR THE YEAR 2024;  
RE-APPOINTMENT OF EXTERNAL AUDITOR;  
ELECTION OF DIRECTOR;  
AUTHORISATION TO THE BOARD TO FIX THE DIRECTORS'  
AND SUPERVISORS' REMUNERATION;  
PROPOSED AMENDMENTS TO THE ARTICLES OF ASSOCIATION;  
GENERAL MANDATE TO ISSUE NEW SHARES;  
AND  
NOTICE OF AGM**

A notice convening the AGM of the Company to be held at 35/F, Huijin International Center, No. 105 Daxing Street, Fengze District, Quanzhou City, Fujian Province, the PRC at 10:30 a.m. on Thursday, 12 June 2025 is set out on pages 12 to 14 of this circular. A form of proxy for use at the AGM is also enclosed with this circular and such form of proxy is also published on the websites of the Stock Exchange at [www.hkexnews.hk](http://www.hkexnews.hk) and the Company at [www.qzhuixin.net](http://www.qzhuixin.net). Whether or not you intend to attend and vote at the AGM, you are requested to complete and return the enclosed form of proxy in accordance with the instructions printed thereon to the H share registrar and transfer office of the Company in Hong Kong, Boardroom Share Registrars (HK) Limited, at 2103B, 21/F, 148 Electric Road, North Point, Hong Kong (in respect of H Shareholders), or to the Company's headquarter in the PRC at 35/F, Huijin International Center, No. 105 Daxing Street, Fengze District, Quanzhou City, Fujian Province, the PRC (in respect of Domestic Shareholders) as soon as possible but in any event by not later than 24 hours before the time appointed for holding of the AGM (i.e. before 10:30 a.m. on Wednesday, 11 June 2025) or any adjournment thereof. Completion and return of the form of proxy shall not preclude you from attending and voting in person at the AGM or any adjourned meeting should you so wish.

\* For identification purpose only

25 April 2025

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## DEFINITIONS

*In this circular, unless the context otherwise requires, the following expressions have the following meanings:*

“AGM” or “Annual General Meeting”	the annual general meeting of the Company to be held at 35/F, Huijin International Center, No. 105 Daxing Street, Fengze District, Quanzhou City, Fujian Province, the PRC at 10:30 a.m. on Thursday, 12 June 2025
“Articles of Association”	the articles of association of the Company, as amended from time to time
“Board” or “Board of Directors”	the board of directors of the Company
“Chairman”	Mr. Wu Zhirui, the chairman of the Company
“China” or “PRC”	the People’s Republic of China, but for the purpose of this circular and for geographical reference only and except where the context requires, references in this circular to “China” and the “PRC” do not apply to Taiwan, Macau Special Administrative Region and Hong Kong
“Company”	Quanzhou Huixin Micro-credit Co., Ltd.* (泉州匯鑫小額貸款股份有限公司), a joint stock company established in the PRC with limited liability on 8 January 2010, the H Shares of which are listed on the Hong Kong Stock Exchange (stock code: 1577)
“Director(s)”	the director(s) of the Company
“Domestic Share(s)”	issued ordinary share(s) in the share capital of the Company with a nominal value of RMB1.00 each, which are subscribed for and paid up in Renminbi
“Fujian Province” or “Fujian”	Fujian Province (福建省), a province located in the southeastern coast of China
“Group”, “we” or “our”	the Company and its subsidiaries
“H Share(s)”	overseas listed foreign share(s) in the share capital of the Company with a nominal value of RMB1.00 each, which are listed on the Hong Kong Stock Exchange and traded in Hong Kong dollars
“HKD” or “HK\$”	Hong Kong dollars, the lawful currency of Hong Kong
“Hong Kong” or “HK”	the Hong Kong Special Administrative Region of the PRC

## DEFINITIONS

“Hong Kong Stock Exchange” or “Stock Exchange”	The Stock Exchange of Hong Kong Limited
“Listing Rules”	the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited, as amended from time to time
“Notice of AGM”	the notice of the AGM as set out on pages 12 to 14 of this circular
“Quanzhou City”	Quanzhou City (泉州市), Fujian Province
“Renminbi” or “RMB”	Renminbi, the lawful currency of the PRC
“Share(s)”	the Domestic Share(s) and the H Share(s)
“Shareholders”	holder(s) of the Share(s)
“Supervisor(s)”	member(s) of the Supervisory Committee of the Company
“Supervisory Committee”	the supervisory committee of the Company
“treasury shares”	has the meaning ascribed to it in the Listing Rules
“%”	percent

LETTER FROM THE BOARD



**Quanzhou Huixin Micro-credit Co., Ltd.\***  
**泉州匯鑫小額貸款股份有限公司**

*(Established in the People's Republic of China with limited liability)*

**(Stock Code: 1577)**

*Executive Directors:*

Mr. Wu Zhirui (*Chairman*)  
Mr. Zhou Yongwei  
Mr. Yan Zhijiang  
Ms. Liu Aiqin

*Registered Office:*

12/F, Former Finance Building,  
No. 361 Feng Ze Street,  
Quanzhou City,  
Fujian Province,  
the PRC

*Non-executive Directors:*

Mr. Jiang Haiying  
Mr. Cai Rongjun

*Principal Place of Business in Hong Kong:*

31/F, Tower Two,  
Times Square,  
1 Matheson Street,  
Causeway Bay,  
Hong Kong

*Independent Non-executive Directors:*

Mr. Zheng Wenjian  
Mr. Yang Dong John  
Mr. Yang Zhanghua

25 April 2025

*To the Shareholders*

Dear Sir or Madam,

**REPORT OF THE DIRECTORS FOR THE YEAR 2024;  
REPORT OF THE SUPERVISORY COMMITTEE FOR THE YEAR 2024;  
ANNUAL REPORT FOR THE YEAR 2024;  
AUDITED FINANCIAL STATEMENTS FOR THE YEAR 2024;  
FINAL FINANCIAL ACCOUNTS FOR THE YEAR 2024;  
FINANCIAL BUDGET PLAN FOR THE YEAR 2025;  
PROFIT DISTRIBUTION PLAN FOR THE YEAR 2024;  
EXTERNAL AUDITOR'S FEES FOR THE YEAR 2024;  
RE-APPOINTMENT OF EXTERNAL AUDITOR;  
ELECTION OF DIRECTOR;  
AUTHORISATION TO THE BOARD TO FIX THE DIRECTORS'  
AND SUPERVISORS' REMUNERATION;  
PROPOSED AMENDMENTS TO THE ARTICLES OF ASSOCIATION;  
GENERAL MANDATE TO ISSUE NEW SHARES;  
AND  
NOTICE OF AGM**

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## LETTER FROM THE BOARD

### I. INTRODUCTION

The purpose of this circular is to give you the Notice of AGM and provide the Shareholders with the information reasonably necessary to enable you to make an informed decision on whether to vote for or against the proposed resolutions at the AGM for the following issues:

#### **Ordinary Resolutions**

- (1) Report of the Directors for the year 2024;
- (2) Report of the Supervisory Committee for the year 2024;
- (3) Annual report for the year 2024;
- (4) Audited financial statements for the year 2024;
- (5) Final financial accounts for the year 2024;
- (6) Financial budget plan for the year 2025;
- (7) Profit distribution plan for the year 2024;
- (8) External auditor's fees for the year 2024;
- (9) Re-appointment of Ernst & Young as the Company's external auditor and authorisation to the Board to fix its remuneration;
- (10) Election of Director;
- (11) Authorisation to the Board to fix the Directors' and the Supervisors' remuneration;

#### **Special Resolutions**

- (12) Proposed amendments to the Articles of Association; and
- (13) Proposed general mandate to issue new Shares.

#### **(1) Report of the Directors for the year 2024**

An ordinary resolution will be proposed at the AGM to approve the report of the Directors for the year 2024. Please refer to the Report of the Directors set out in the annual report for the year 2024 published on 25 April 2025.

#### **(2) Report of the Supervisory Committee for the year 2024**

An ordinary resolution will be proposed at the AGM to approve the report of the Supervisory Committee for the year 2024. Please refer to the Report of the Supervisory Committee set out in the annual report for the year 2024 published on 25 April 2025.

## LETTER FROM THE BOARD

### **(3) Annual report for the year 2024**

An ordinary resolution will be proposed at the AGM to approve the annual report for the year 2024. The annual report has been published on the website of the Stock Exchanges [www.hkexnews.hk](http://www.hkexnews.hk) and the website of the Company ([www.qzhuixin.net](http://www.qzhuixin.net)) on 25 April 2025.

### **(4) Audited financial statements for the year 2024**

An ordinary resolution will be proposed at the AGM to approve our Group's audited financial statements for the year ended 31 December 2024. Please refer to our Group's audited financial statements for the year ended 31 December 2024 set out in the annual report for the year 2024 published on 25 April 2025.

### **(5) Final financial accounts for the year 2024**

An ordinary resolution will be proposed at the AGM to approve the final financial accounts for the year 2024. A summary of our Group's 2024 final financial accounts prepared under the Hong Kong Financial Reporting Standards is as follows:

#### **1. *Income and profit***

In 2024, pursuant to the financial statements, our Group's interest income was RMB112.7 million and interest expense was RMB0.4 million. Operating and administrative expenses amounted to RMB23.0 million. Profit before tax was RMB126.1 million, of which the net profit and total comprehensive income for the year was RMB96.3 million.

#### **2. *Cash flows***

In 2024, pursuant to the financial statements, our Group's net cash flows from operating activities was RMB200.2 million, net cash flows used in investing activities was RMB53.7 million and net cash flows used in financing activities was RMB154.9 million. The net decrease of cash and cash equivalents was RMB8.4 million.

#### **3. *Assets and liabilities***

As at 31 December 2024, pursuant to the financial statements, our Group's total assets amounted to RMB1,239.1 million. Total liabilities amounted to RMB17.9 million. Total equity amounted to RMB1,221.2 million.

### **(6) Financial budget plan for the year 2025**

Our Group plans to control the total operating expenses (net of taxes and surcharges as well as non-business expenditure) for the year 2025 at approximately RMB50.0 million. An ordinary resolution will be proposed at the AGM to approve the financial budget plan of the Company for the year 2025.

## LETTER FROM THE BOARD

### (7) Profit distribution plan for the year 2024

According to the *Company Law of the PRC* (中華人民共和國公司法), the *Securities Law of the PRC* (中華人民共和國證券法) and the Articles of Association, an ordinary resolution will be proposed at the AGM to approve the Company's profit distribution plan for the year 2024.

On 26 March 2025, the Board resolved to submit to the Shareholders for their consideration and approval a profit distribution plan for the year ended 31 December 2024. The Board proposed the payment of a final dividend of RMB0.05 per Share for the year ended 31 December 2024 to Shareholders (the “**Proposed Final Dividend**”). If such proposal is approved at the AGM, the dividend will be distributed to Shareholders whose names appear on the register of members of the Company on Thursday, 26 June 2025. Such dividend is expected to be paid on or around Friday, 15 August 2025. Such dividend will be paid to holders of Domestic Shares in RMB and to holders of H Shares in HKD as converted based on the average median exchange rate of RMB against HKD published by the People's Bank of China (中國人民銀行) for the five consecutive business days immediately before the date of the AGM.

For the purpose of determining the entitlement to the Proposed Final Dividend, the register of members of the Company maintained in Hong Kong will be closed from Friday, 20 June 2025 to Thursday, 26 June 2025, both days inclusive, during which period no transfers of H Shares will be registered. In order to be entitled to the Proposed Final Dividend, all transfer documents accompanied by the relevant share certificates and other appropriate documents must be lodged with the Company's H share registrar and transfer office in Hong Kong, Boardroom Share Registrars (HK) Limited at 2103B, 21/F, 148 Electric Road, North Point, Hong Kong (in respect of H Shares), or the Company's headquarter in the PRC at 35/F, Huijin International Center, No. 105 Daxing Street, Fengze District, Quanzhou City, Fujian Province, the PRC (in respect of Domestic Shares), for registration, no later than 4:30 p.m. on Thursday, 19 June 2025.

### (8) External auditor's fees for the year 2024

An ordinary resolution will be proposed at the AGM to approve the fees paid or payable to the external auditor of the Company, Ernst & Young, for the year ended 31 December 2024.

During the year ended 31 December 2024, the Company paid Ernest & Young a total fee of RMB1,600,000 (tax inclusive) for audit service and RMB50,000 (tax inclusive) for non-audit service in relation to the preparation of the environmental, social and governance report.



## LETTER FROM THE BOARD

### **(9) Re-appointment of Ernst & Young as the Company's external auditor and authorisation to the Board to fix its remuneration**

An ordinary resolution will be proposed at the AGM to approve the re-appointment of Ernst & Young as the Company's external auditor for a term until the conclusion of the next annual general meeting of the Company, and to authorise the Board and authorised person of the Board to determine its remuneration with reference to its duties and industry level.

### **(10) Election of Director**

#### ***Resignation of Executive Director***

Mr. Wu Zhirui (吳智銳), (“**Mr. Wu**”) will resign from office as an executive Director and cease to be the chairman of the Board and a member of the remuneration committee of the Company due to his personal commitments on other business immediately upon conclusion of the AGM. Mr. Wu has confirmed that he has no disagreement with the Board and there is no other matter relating to his resignation from office that needs to be brought to the attention of the Shareholders or the Stock Exchange.

#### ***Appointment of Executive Director***

With the recommendation from the nomination committee of the Company, the Board proposes to appoint Mr. Jiang Bin (蔣斌), (“**Mr. Jiang**”) as an executive Director immediately upon conclusion of the AGM. A separate ordinary resolution will be proposed at the AGM to appoint Mr. Jiang as an executive Director.

Upon approval of Mr. Jiang's appointment at the AGM, the Company will enter into a service contract with Mr. Jiang for an initial term of three years commencing from the date of AGM. Mr. Jiang will not receive remuneration from the Company during his service as an executive Director. It is proposed that Mr. Jiang will be appointed as the chairman of the Board.

The biographical details of Mr. Jiang are set out in Appendix I to this circular.

### **(11) Authorisation to the Board to fix the Directors' and the Supervisors' remuneration**

An ordinary resolution will be proposed at the AGM to authorise the Board and authorised person of the Board to determine the Directors' and Supervisors' remuneration.

### **(12) Proposed amendments to the Articles of Association**

Reference is made to the Company's 2024 annual results announcement dated 26 March 2025 in relation to the proposed amendments to the Articles of Association. A special resolution will be proposed at the AGM.

## LETTER FROM THE BOARD

For the details of the proposed amendments to the Articles of Association, please refer to Appendix II of this circular. The Proposed Amendments of Articles of Association is subject to all necessary filing procedures obtained from the competent authorities in the PRC after approval of the Shareholders.

According to Article 194 of the Articles of Association, the Shareholders further authorized the Board to amend the Articles of Association, if

- (i) any non-substantial amendment to the relevant provisions of the Articles of Association is necessary due to carrying out the resolution already passed by the AGM (such as amendments to the amount of the registered capital, number of Shares, name of the Company, residence of the Company, etc., based on the resolution of the AGM), the Board may make the relevant amendments based on the actual situation; or
- (ii) the wording or sequence of the articles shall be adjusted in the Articles of Association approved by the AGM as required by the competent authorities upon application for review, the Board may make the relevant amendments in accordance with the requirements of such authorities.

### **(13) General mandate to issue new Shares**

To seize market opportunities, ensure flexibility to issue new Shares and further provide financial support for the strategic development of the Company, it will be proposed at the AGM to approve the grant to the Board of a general mandate to issue Shares by way of special resolution.

#### **(1) *Scope of the general mandate***

Details of the scope of the general mandate include but are not limited to:

- (a) the granting of a general mandate to the Board to, subject to market conditions and the needs of the Company, separately or concurrently issue, allot and deal with additional Domestic Shares and/or H Shares, and each of the number of the Domestic Shares and/or H Shares to be allotted or agreed conditionally or unconditionally to be allotted (including sales and transfer of treasury shares) by the Board shall not exceed 20% of the respective number of the existing Domestic Shares and/or H Shares in issue (excluding treasury shares, if any) on the date of passing of such resolution at the AGM (including but not limited to ordinary shares, preference shares, securities convertible into Shares, options and warrants or similar right to subscribe for any Share or the above mentioned convertible securities, as the case may be), and decide to make or grant offers for sale, offers, agreements, share options, power to exchange for or convert into Shares or other powers as required or may be required to allot Shares, as the case may be;

## LETTER FROM THE BOARD

- (b) the Board be authorised to formulate and implement detailed issuance plan in the exercise of the above general mandate, including but not limited to the class of new Shares to be issued, pricing mechanism and/or issuance/conversion/exercise price (including price range), form of issuance, number of Shares to be issued, allottees and use of proceeds, time of issuance, period of issuance and whether to allot Shares to existing Shareholders;
- (c) the Board be authorised to engage professional advisers for matters related to the issuance, and to approve and execute all acts, deeds, documents and other related matters which are necessary, appropriate or advisable for Share issuance; to approve and execute, on behalf of the Company, agreements related to the issuance, including but not limited to underwriting agreement, placing agreement, and engagement agreements of professional advisers;
- (d) the Board be authorised to approve and execute, on behalf of the Company, documents in connection with the issuance to be submitted to regulatory authorities, to carry out relevant approval procedures required by regulatory authorities and place where the Company is listed, and to complete all necessary filings, registrations and records with the relevant government authorities of Hong Kong and/or any other regions and jurisdictions (if applicable);
- (e) the Board be authorised to amend, as required by regulatory authorities within or outside the PRC, the related agreements and statutory and other documents; and
- (f) the Board be authorised to increase the registered capital of the Company after the issuance and to make corresponding amendments to the Articles of Association relating to share capital and shareholdings, etc., and to authorise the management of the Company to carry out the relevant procedures.

### **(2) *Term of the general mandate***

Except that the Board may make or grant offers, agreements, options during the Relevant Period (as defined below) in relation to the issuance, which require or may require further promotion or implementation after the end of the Relevant Period, the exercise of the above general mandate shall be within the relevant period (the “**Relevant Period**”).

The Relevant Period means the period from the approval of this resolution as a special resolution at the AGM until whichever is the earlier of:

- (a) the conclusion of the next annual general meeting of the Company; or

## LETTER FROM THE BOARD

- (b) the revocation or variation of the authority given to the Board under this resolution by the passing of a relevant resolution in a Shareholders' general meeting of the Company.

The Board may only exercise the above authorisation in accordance with the *Company Law of the PRC*, the *Securities Law of the PRC*, the Listing Rules or any applicable laws, regulations and provisions of any other governments or regulatory authorities, and subject to obtaining approvals from the relevant government agencies.

The above resolution was considered and approved by the Board on 26 March 2025 and will be proposed at the AGM for Shareholders' consideration and approval.

### II. THE AGM

The form of proxy of the AGM are enclosed herewith and such form of proxy is also published on the websites of the Stock Exchange at [www.hkexnews.hk](http://www.hkexnews.hk) and the Company at [www.qzhuixin.net](http://www.qzhuixin.net).

Whether or not you intend to attend and vote at the AGM, you are requested to complete and return the enclosed form of proxy in accordance with the instructions printed thereon to the H share registrar and transfer office of the Company in Hong Kong, Boardroom Share Registrars (HK) Limited, at 2103B, 21/F, 148 Electric Road, North Point, Hong Kong (in respect of H Shareholders), or to the Company's headquarter in the PRC at 35/F, Huijin International Center, No. 105 Daxing Street, Fengze District, Quanzhou City, Fujian Province, the PRC (in respect of Domestic Shareholders) as soon as possible but in any event by not later than 24 hours before the time appointed for holding of the AGM (i.e. before 10:30 a.m. on Wednesday, 11 June 2025) or any adjournment thereof. Completion and return of the form of proxy shall not preclude you from attending and voting in person at the AGM or any adjourned meeting should you so wish.

### III. VOTING BY POLL

Pursuant to Rule 13.39(4) of the Listing Rules, any vote of Shareholders at a general meeting must be taken by poll. As such, the chairman of the AGM will exercise his power under the Articles of Association to demand a poll for all resolutions proposed at the AGM.

### IV. RECOMMENDATION

The Directors consider that all resolutions set out in the Notice of AGM for consideration and approval by Shareholders are in the interests of our Group and the Shareholders as a whole. Accordingly, the Directors recommend the Shareholders to vote in favour of all the resolutions to be proposed at the AGM.

<b>LETTER FROM THE BOARD</b>
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**V. RESPONSIBILITY STATEMENT**

This circular includes particulars given in compliance with the Listing Rules for the purpose of giving information with regard to the Company. The Directors collectively and individually accept full responsibility for the accuracy of the information contained in this circular and confirm, having made all reasonable enquiries, that to the best of their knowledge and belief there are no other facts the omission of which would make any statement herein misleading.

By order of the Board  
**Quanzhou Huixin Micro-credit Co., Ltd.**  
**WU Zhirui**  
*Chairman*

## NOTICE OF ANNUAL GENERAL MEETING



**Quanzhou Huixin Micro-credit Co., Ltd.\***

**泉州匯鑫小額貸款股份有限公司**

*(Established in the People's Republic of China with limited liability)*

**(Stock Code: 1577)**

## NOTICE OF ANNUAL GENERAL MEETING

**NOTICE IS HEREBY GIVEN** that the annual general meeting (the “**AGM**”) of Quanzhou Huixin Micro-credit Co., Ltd.\* (the “**Company**”) will be held at 35/F, Huijin International Center, No. 105 Daxing Street, Fengze District, Quanzhou City, Fujian Province, the PRC at 10:30 a.m. on Thursday, 12 June 2025 to consider and, if thought fit, to pass, with or without modifications, the following resolutions of the Company:

### ORDINARY RESOLUTIONS

1. To receive, consider and approve the report of the directors (the “**Directors**”) of the Company for the year ended 31 December 2024;
2. To receive, consider and approve the report of the supervisory committee of the Company for the year ended 31 December 2024;
3. To receive, consider and approve the annual report of the Company for the year ended 31 December 2024;
4. To receive, consider and approve the audited financial statements of the Company and its subsidiaries (the “**Group**”) the year ended 31 December 2024;
5. To receive, consider and approve the final financial accounts of the Group for the year 2024;
6. To receive, consider and approve the financial budget plan of the Company for the year 2025;
7. To consider and approve the Company’s profit distribution plan for the year ended 31 December 2024;
8. To consider and approve the Company’s external auditor’s fees for the year ended 31 December 2024;

\* For identification purpose only

## NOTICE OF ANNUAL GENERAL MEETING

9. To consider and approve the re-appointment of Ernst & Young as the Company's external auditor and to authorise the board of Directors (the “**Board**”) to fix the auditor's remuneration;
10. To consider and approve the appointment of Mr. Jiang Bin as an executive Director;
11. To consider and authorise the Board and authorised person of the Board to fix the Directors' and supervisors' remuneration;

### SPECIAL RESOLUTIONS

12. To consider and approve the proposed amendments to the articles of association of the Company; and
13. To consider and approve the general mandate to issue new domestic shares and H shares of the Company.

By Order of the Board of  
**Quanzhou Huixin Micro-credit Co., Ltd.\***  
**WU Zhirui**  
*Chairman*

Hong Kong, 25 April 2025

#### *Notes:*

1. For details of the resolutions, whether ordinary or special, to be approved in this AGM, please refer to the circular of the Company dated 25 April 2025.
2. In order to ascertain the shareholders' entitlement to attend and vote at the AGM, the register of members of the Company maintained in Hong Kong will be closed from Tuesday, 13 May 2025 to Thursday, 12 June 2025, both days inclusive, during which period no transfers of H shares of the Company (“**H Shares**”) will be registered. In order to qualify for attending and voting at the AGM, all transfer documents accompanied by the relevant share certificates and other appropriate documents must be lodged with the Company's H share registrar in Hong Kong (the “**H Share Registrar**”), Boardroom Share Registrars (HK) Limited (in respect of H Shares), or the Company's headquarter in the PRC (in respect of domestic shares of the Company (“**Domestic Shares**”)), for registration, no later than 4:30 p.m. on Monday, 12 May 2025.

The Board has recommended the payment of a final dividend of RMB0.05 per share for the year ended 31 December 2024 to shareholders whose names appear on the register of members of the Company at the close of business on Thursday, 26 June 2025 (the “**Proposed Final Dividend**”).

For the purpose of determining the entitlement to the Proposed Final Dividend, the register of members of the Company maintained in Hong Kong will be closed from Friday, 20 June 2025 to Thursday, 26 June 2025, both days inclusive, during which period no transfers of H Shares will be registered. In order to be entitled to the Proposed Final Dividend, all transfer documents accompanied by the relevant share certificates and other appropriate documents must be lodged with the Company's H Share Registrar, Boardroom Share Registrars (HK) Limited (in respect of H Shares), or the Company's headquarter in the PRC (in respect of Domestic Shares), for registration, no later than 4:30 p.m. on Thursday, 19 June 2025.

## NOTICE OF ANNUAL GENERAL MEETING

3. Shareholder(s) of the Company (the “**Shareholder(s)**”) who are entitled to attend and vote at the AGM may appoint one or more proxies to attend and, in the event of a poll, vote on their behalf. A proxy need not be a Shareholder.
4. Shareholder shall entrust a proxy by a written form of proxy which shall be signed by such Shareholder or an agent entrusted by such Shareholder in writing under the hand of such Shareholder. If the Shareholder is a legal person, the power of attorney shall be affixed with its official seal or signed by its director or an agent or other personnel officially entrusted thereby. Such power of attorney shall specify the number of shares held by the Shareholder represented by each proxy.
5. In order to be valid, the form of proxy must be deposited, for the holders of H shares, to the H Share Registrar, Boardroom Share Registrars (HK) Limited, or for the holders of Domestic Shares, to the Company’s headquarter in the PRC, not less than 24 hours prior to the commencement of the AGM (i.e. before 10:30 a.m. on Wednesday, 11 June 2025). If the proxy form is signed by a person authorised by Shareholder, the power of attorney or other authorisation documents shall be notarized. Completion and return of the proxy form will not preclude Shareholders from attending and voting in person at the AGM or any adjourned meetings should they so wish.
6. Shareholders shall show their identity papers when attending the AGM. A proxy, who is on behalf of a Shareholder, shall show his/her identity paper and proxy form.
7. Corporate Shareholder shall appoint its legal representative or authorised representative to attend the AGM. Such person shall show his/her identity paper and a copy of corporate’s business certificate affixed with its official seal. If corporate Shareholders appoint authorised representative to attend the AGM, the authorised representative shall show his/her identity paper, the original document of power of attorney issued by such legal person and a copy of corporate’s business certificate affixed with its official seal (except for a clearing house or its proxy).
8. The AGM is expected to take less than half a day. Shareholders who attend the AGM shall be responsible for their own travel and accommodation expenses.
9. The name and address of the Company’s H Share Registrar in Hong Kong is as follows:

Boardroom Share Registrars (HK) Limited  
2103B, 21/F,  
148 Electric Road,  
North Point,  
Hong Kong
10. The headquarter of the Company in the PRC is as follows:

35/F, Huijin International Center,  
No. 105 Daxing Street,  
Fengze District,  
Quanzhou City,  
Fujian Province,  
the PRC
11. If more than one of joint Shareholders attend the meeting, whether in person or by proxy, the vote of the senior joint Shareholder who tenders a vote, whether in person or by proxy, will be accepted to the exclusion of the votes of the other joint Shareholders, and for this purpose seniority will be determined by the order in which the names stand in the register of members of the Company in respect of the joint shareholding.



*The biographical details of the Director proposed to be elected at the AGM are set out as follows:*

## EXECUTIVE DIRECTOR

### Mr. Jiang Bin

Mr. Jiang Bin (“**Mr. Jiang**”), aged 48, has approximately 18 years of experience in corporate management. He was the deputy general manager of the Company from April 2015 to May 2020, mainly responsible for formulating and implementing corporate governance, corporate strategy, and business plans, as well as participating in the daily management of the Company’s operations. Since June 2020, he has served as the vice chairman and general manager of Fujian Septwolves Group Financial Co., Ltd., (福建七匹狼集團財務有限公司) where he is responsible for the day-to-day management, the management of the treasury management department and the general department, and other tasks authorized by the board of directors of the company. From July 2013 to April 2015, Mr. Jiang served as the vice president and executive director of Fujian Wandao Group Co., Ltd. (福建萬道集團有限公司), primarily responsible for the establishment, operational strategy, team development, financial system development, and fundraising efforts. From August 2010 to July 2013, Mr. Jiang was a manager of CITIC Bank Quanzhou East Lake Branch (中信銀行泉州東湖支行). From January 2010 to July 2010, he was a deputy general manager of the retail banking department of CITIC Bank Quanzhou Branch (中信銀行泉州分行). From June 2007 to January 2010, he served as a deputy manager of CITIC Bank Quanzhou East Lake Branch, where he was in charge of retail banking business. From March 2004 to June 2007, Mr. Jiang was a manager of the wealth management department of CITIC Bank Quanzhou Branch, responsible for wealth management, new product development, and market management. From September 2003 to March 2004, he worked as a clerk at CITIC Bank Quanzhou Branch. From September 1999 to September 2003, Mr. Jiang worked in the credit card department and personal banking department of China Construction Bank Fujian Provincial Branch (中國建設銀行福建省分行).

Mr. Jiang obtained a Bachelor degree in Economics from Fujian Agriculture and Forestry University (福建農林大學) (formerly known as Fujian Agriculture University (福建農業大學)) in July 1999, majoring in Money and Banking.

Save as disclosed above and as at Latest Practicable Date, Mr. Jiang (i) has not held any directorships with any public companies, the securities of which are listed on any securities market in Hong Kong and/or overseas in the past three years; (ii) was not interested or deemed to be interested in any Shares, underlying Shares or debenture of the Company within the meaning of Part XV of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong); (iii) did not have any relationships with any Director, senior management, substantial Shareholder or controlling Shareholder; and (iv) did not hold other positions within the Company or any other member of our Group.

Mr. Jiang has confirmed that there are no other matters that need to be brought to the attention of the Shareholders regarding his election and there is no other information that is required to be disclosed pursuant to any of the requirements of Rule 13.51(2) of the Listing Rules.

*Details of the proposed amendments to the Articles of Association are as follows:*

<b>Existing Articles of Association</b>	<b>Revised Articles of Association</b>
<b>Article 3</b>  The registered address of the Company: 12/F, Former Finance Building No. 361 Feng Ze Street Quanzhou City, Fujian Province the PRC. Zip: 362000 Telephone: (86) 0595-22731777 Fax: (86) 0595-22796877	<b>Article 3</b>  The registered address of the Company: No. 785-24 Xinmen Street, Licheng District, Quanzhou City, Fujian Province, the PRC Zip: 362000 Telephone: (86) 0595-22731777 Fax: (86) 0595-22796877